Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV NON-IC NFL 0412 SERFF Tr Num: AEGJ-128315768 State: Arkansas TOI: LTC05I Individual Long Term Care - SERFF Status: Closed-Filed State Tr Num:

Nursing Home & Home Health Care

Sub-TOI: LTC05I.001 Qualified Co Tr Num: ADV NON-IC NFL State Status: Filed-Closed

0412

Filing Type: Advertisement Reviewer(s): Donna Lambert

Authors: Julie Maclin, Joan

Shumaker, Patsy Holt

Date Submitted: 04/30/2012 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADV NON-IC NFL 0412 Status of Filing in Domicile: Not Filed

Project Number: ADV NON-IC NFL 0412 Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments: Not required to file

in lowa, our state of domicile.

Disposition Date: 05/14/2012

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Market Type:

Overall Rate Impact: Filing Status Changed: 05/14/2012
State Status Changed: 05/14/2012

Deemer Date: Created By: Julie Maclin

Stocked 2, saile macin

Submitted By: Julie Maclin Corresponding Filing Tracking Number:

Filing Description:
Please see cover letter under Supporting Documentation tab.

State Narrative:

Company and Contact

Filing Contact Information

Julie Maclin, Senior Policy Analyst julie.maclin@transamerica.com

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]

Hurst, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

P O Box 93005 Group Code: 468 Company Type:
Hurst, TX 76053-3005 Group Name: State ID Number:

(800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes

Fee Amount: \$250.00

Retaliatory? No

Fee Explanation: \$50 per ad x 5 ads = \$250

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Transamerica Life Insurance Company \$250.00 04/30/2012 58799634

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Disposition

Disposition Date: 05/14/2012

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Cover Letter	Filed	Yes
Supporting Document	Cover Letter	Replaced	Yes
Supporting Document	Cover Letter	Replaced	Yes
Supporting Document	Variables	Filed	Yes
Form	Enrollment Letter	Filed	Yes
Form	Benefit Pamphlet	Filed	Yes
Form	How to Apply	Filed	Yes
Form	Postcard	Filed	Yes
Form	Endorsement	Filed	Yes

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Form Schedule

Lead Form Number: TLC NFL EKL 0412

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed	TLC NFL	Advertising Enrollment Letter	Initial		0.000	TLC NFL EKL
05/14/2012	2 EKL 0412					0412.pdf
Filed	TLC NFL	Advertising Benefit Pamphlet	Initial		0.000	TLC NFL BP
05/14/2012	2 BP 0412					0412.pdf
Filed	TLC NFL	Advertising How to Apply	Initial		0.000	TLC NFL HTA
05/14/2012	2 HTA 0412					0412.pdf
Filed	TLC NFL	Advertising Postcard	Initial		0.000	TLC NFL PC
05/14/2012	2 PC 0412					0412.pdf
Filed	TLC NFL	Advertising Endorsement	Initial		0.000	TLC NFL EN
05/14/2012	2 EN 0412					0412.pdf



Transamerica Life Insurance Company



Re: The NFL Retiree¹ Long Term Care Insurance Program

Dear NFL Retiree,

The NFL² and Transamerica Life Insurance Company are pleased to provide you with this application kit for the TransCare® II Long Term Care insurance program. The program sponsored by the NFL is available to you, the retiree, at no charge.³ TransCare® II is a great addition to your retirement benefits and shows the NFL's commitment to you. You can rest assured knowing that the NFL has chosen a Long Term Care insurance policy that is backed by one of the top financial services companies in the U.S.⁴, Transamerica Life Insurance Company.

The enclosed application kit contains the information that you will need during the application process and instructions on how to apply. We have also included information describing your spouse's⁵ eligibility to apply for the same coverage in greater detail including spousal premium discounts. The TransCare® II brochure is included to give you details on this offer and information on the benefits included in the NFL Retiree Long Term Care Insurance Program. As an eligible retiree, you may apply for this coverage. However, your acceptance for coverage will be subject to underwriting approval by Transamerica Life.

This is a limited time offer, and it will expire on [XXXXXXX].

Take advantage of this offer today to help protect your assets from the expense of long term care services. TransCare® II will also help protect your savings so that you can use them for their intended purpose - living your life!

Remember, this is an exclusive offer intended only for NFL Retirees¹ so call Transamerica Life at [(800) 260-7512]. A Transamerica Life insurance agent⁶ will be happy to assist you. For your convenience, you can also visit our website at [www.MyNFLLTCi.com] to schedule a telephone appointment.

Please remember that making this benefit available is a team effort, and you will need to apply for coverage. Your participation is needed in order to make this program a success.

Don't delay. This is a limited time offer!

Sincerely,

[XXXXXXXXXXX]
[Title]
Transamerica Long Term Care

¹NFL Retirees who are eligible for the Program are those who (i) are vested in the Bert Bell/Pete Rozelle NFL Player Retirement Plan and (ii) have attained age 50 but have not yet attained age 76. ²Program sponsored by the NFL Management Council. ³If the NFL should stop paying premiums, the NFL retiree will be responsible for payment of premiums to keep coverage in force. ⁴A.M. Best Co., Best Week, [XXXX XX, 2012]. ⁵Under this Policy, the term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state. ⁶agent/producer



TRANSCARE® II

A Plan Designed for a Changing Future®

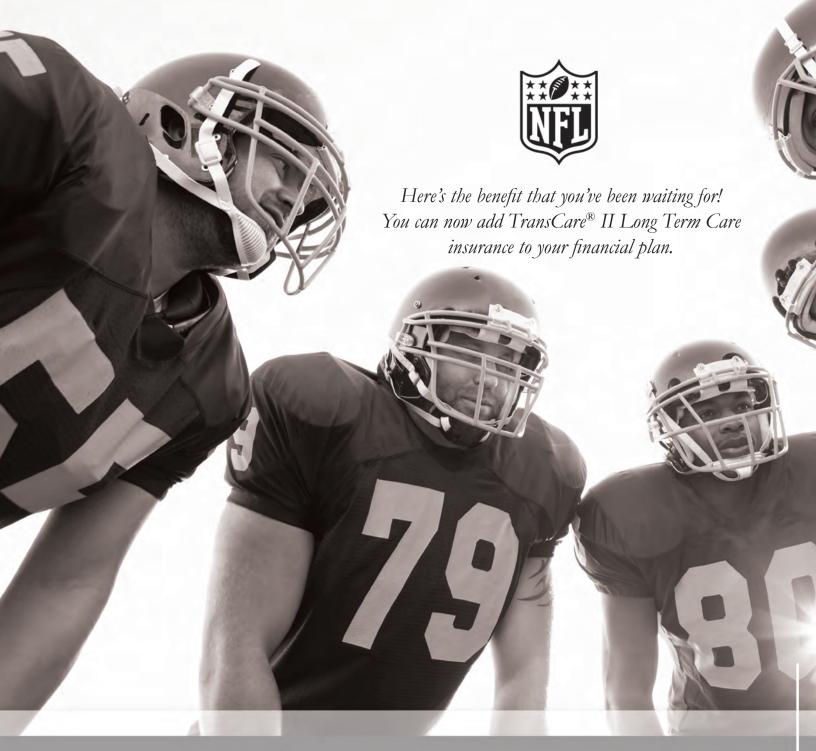
INDIVIDUAL LONG TERM CARE INSURANCE

NFL EXCLUSIVE PROGRAM









The NFL¹ and Transamerica Life Team

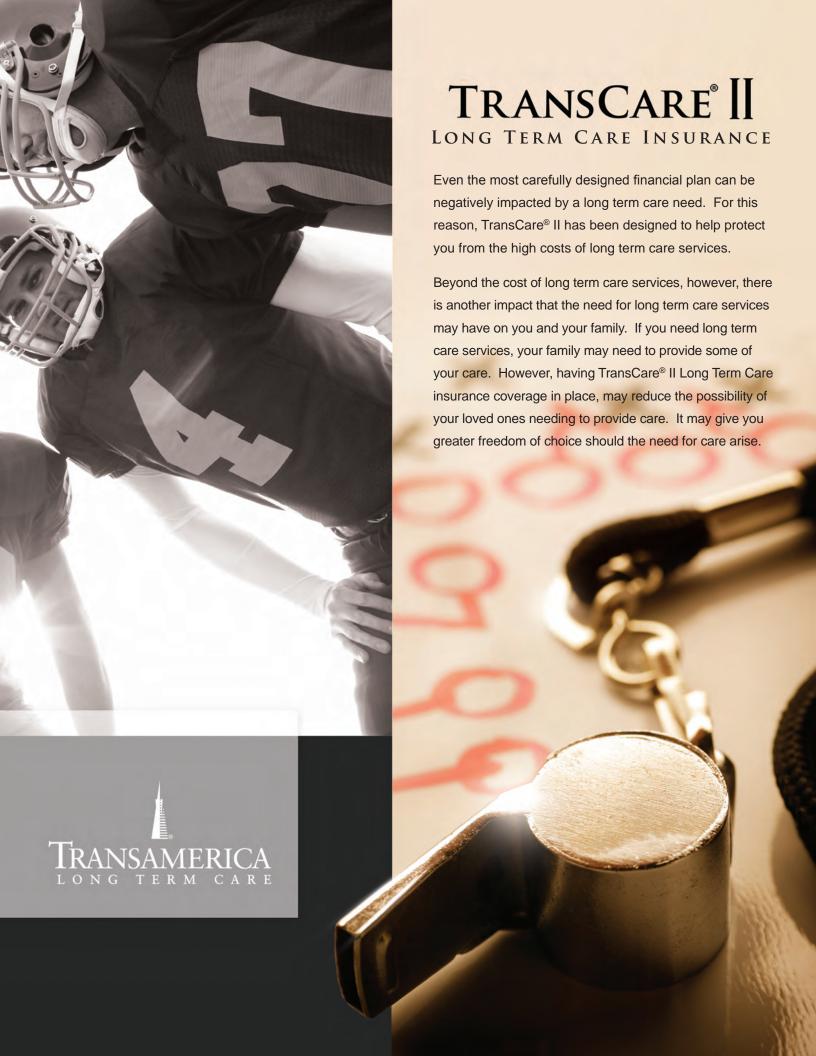
The NFL and Transamerica Life Insurance Company have teamed up to give access to TransCare® II Long Term Care insurance to you and your spouse.² For eligible NFL Retirees³, the core policy is provided AT NO COST by the NFL.⁴ TransCare® II can help protect the assets you have worked so hard to build through years of devotion to the game of professional football. Your spouse can also apply for coverage through this program. However, you or your spouse will be responsible for the premiums. Your application is subject to underwriting approval by Transamerica Life. Please remember that making this benefit available is a team effort, and you will need to apply for coverage. Your participation is needed in order to make this program a success. Don't delay; take advantage of this offer today. *This is a limited time offer*.

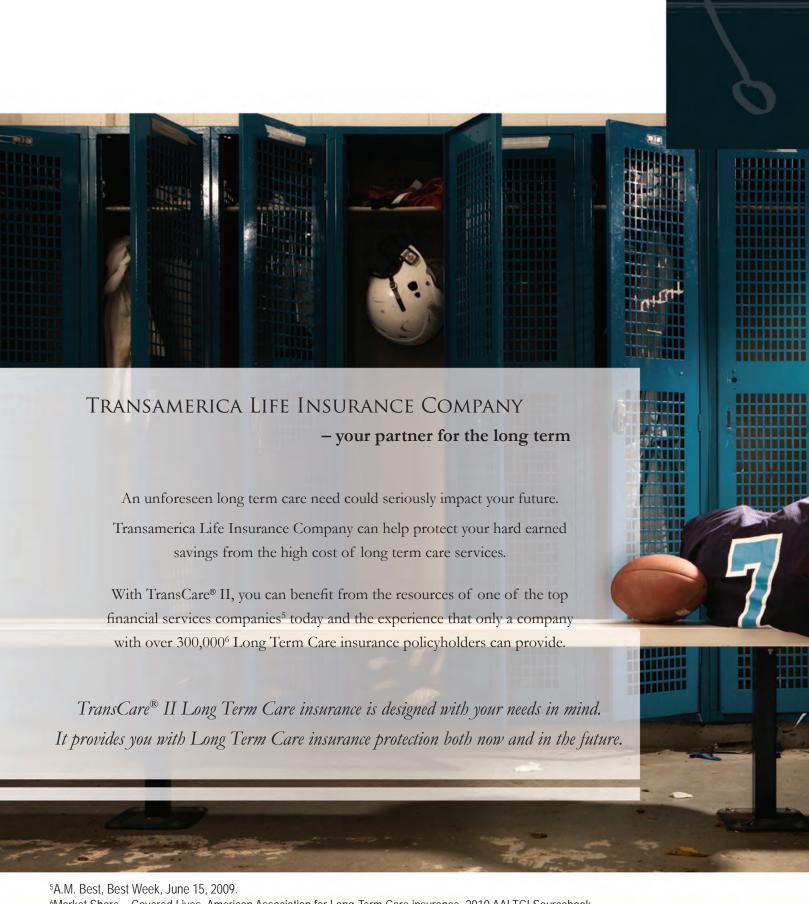
¹Program sponsored by the NFL Management Council.

²Under this Policy, the term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

³NFL Retirees who are eligible for the Program are those who (i) are vested in the Bert Bell/Pete Rozelle NFL Player Retirement Plan and (ii) have attained age 50 but have not yet attained age 76.

⁴If the NFL should stop paying premiums, the NFL retiree will be responsible for payment of premiums to keep coverage in force.





⁶Market Share – Covered Lives, American Association for Long-Term Care insurance, 2010 AALTCI Sourcebook.



THE NFL AND TRANSAMERICA LIFE TEAM



The TransCare® II Policy

With TransCare® II Long Term Care insurance, you may rest easier knowing that you have insurance protection from one of the top financial services companies in existence today. Your plan includes the following benefits:

- \$219,000 Policy Maximum Amount
- \$150 Maximum Daily Benefit
- · Cash Benefit
- 90-day Elimination Period
- 0-day Elimination Period for Home Care and Adult Day Care⁷
- Monthly Home Care

Benefits in your core policy cover services in a Long Term Care Facility as well as services such as Home Care and Adult Day Care. There are many other features and benefits included in your policy.

Optional Benefits

The following benefits are optional and are NOT currently included in the core policy for which the NFL is paying. If you elect these options, you will be responsible for the premium associated with your chosen option.

- 5% Compound Benefit Increase Option Rider
- Nonforfeiture Benefit Shortened Benefit Period Rider

How to Apply

Applying for the NFL Retiree Long Term Care insurance program is easy. All you need to do is:

- 1. Call [800-260-7512] [or visit www.*My*NFLLTCi.com] to schedule a telephone appointment.
- 2. Speak with a Transamerica Life insurance agent.8 They will answer any questions that you may have.
- 3. Apply for coverage. Your application is subject to underwriting approval by Transamerica Life.

That's all. We'll do the rest.

Your Spouse's Eligibility

Your spouse can apply for the same valuable benefits that are included for you by the NFL Retiree Long Term Care insurance program. While the NFL is providing this benefit to you at NO COST,⁹ you or your spouse will be responsible for the premiums associated with their TransCare[®] II Long Term Care insurance policy. However, if your spouse purchases a TransCare[®] II policy, there will be a substantial premium discount of up to 30%¹⁰ on their policy.

⁷In CT, 0-day Elimination Period not applicable for Home Care and Adult Day Care, unless chosen as Policy Elimination Period. ⁸agent/producer.

If the NFL should stop paying premiums, the NFL retiree will be responsible for payment of premiums to keep coverage in force.

¹⁰Up to a 30% discount off of standard rates when you and your spouse apply in good faith for identical benefits.





What is Long Term Care?

Long term care is the assistance provided to a person who has a severe cognitive impairment requiring substantial supervision or is unable to perform the activities of daily living (such as bathing, dressing, or getting up from a bed or chair). Long term care services may also include assistance with day to day activities such as medication management, personal hygiene, light housekeeping or meal preparation. Services provided by a physical, respiratory or speech therapist may also be included. Long term care can be provided in your home, an adult day care center, assisted living facility or a nursing home.





A Word about Premium Rates

The Policy allows the company to adjust premiums as needed, with prior approval if required by your state's Department of Insurance. We cannot increase your premiums during any rate guarantee period, if applicable. When the rate guarantee period ends, your premium will be adjusted by any premium increases that may occur during the rate guarantee period. We cannot single you out for a premium rate increase, but we can change your premium based on our experience with all insured in your same premium class. Once we issue your coverage, we cannot cancel your Policy as long as you pay your premium on a timely basis.

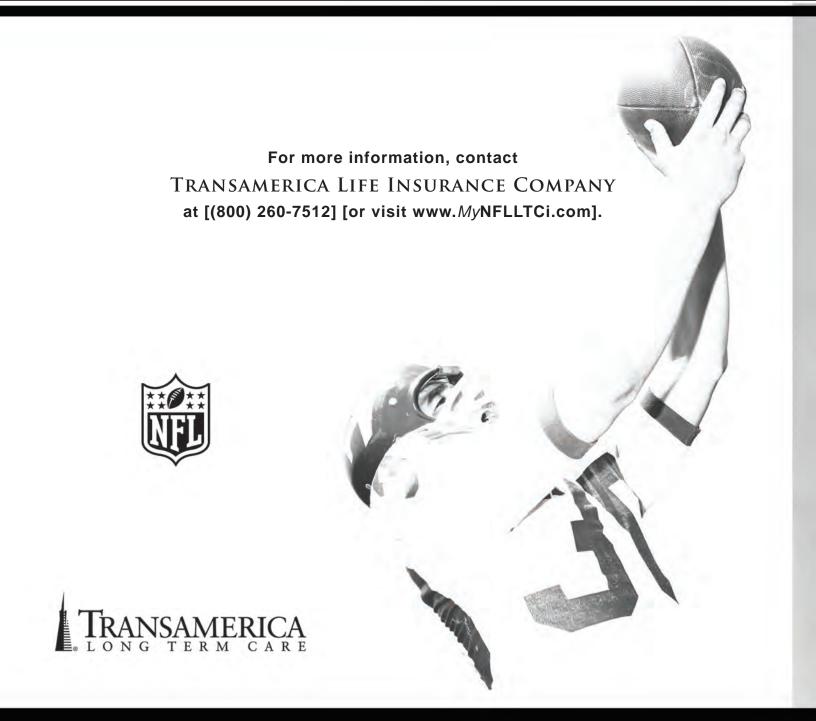
This is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. You must qualify before you can receive benefits under the policy. The policy explains how the insured can qualify for benefits. Please see the policy for these and other important policy provisions. Benefits and premiums may vary by policy. Exclusions and limitations apply. Contact Transamerica Life and we will have a licensed insurance agent/ producer contact you. Policy Series TLC 2-P 0410.

This advertisement is for sales purposes and an insurance agent/producer will contact you.

Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76053

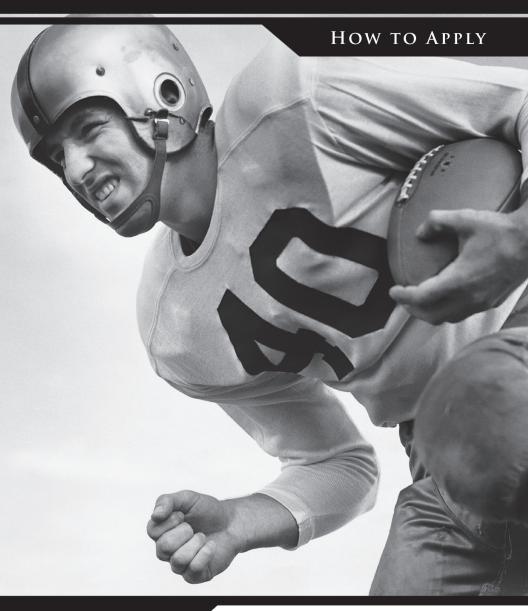
TRANSCARE®

A Plan Designed for a Changing Future®



TransCare II

A Plan Designed for a Changing Future®
INDIVIDUAL LONG TERM CARE INSURANCE









How to Apply

Applying in the NFL Retiree Long Term Care Insurance Program is easy. All you need to do is

- 1. Call [(800) 260-7512] [or visit www.*My*NFLLTCI.com] to schedule a telephone appointment
- 2. Speak to a Friendly and Knowledgeable Transamerica Life Agent¹
- 3. Apply for Coverage²
- That's all. We'll do the rest.

²As a retiree, you are eligible to apply for this program. However, your acceptance for coverage will be subject to your underwriting approval by Transamerica Life.

TransCare® is underwritten by Transamerica Life Insurance Company. Exclusions and Limitations apply. See the Outline of Coverage for complete details. This advertisement is for sales purposes and an insurance agent/producer will contact you.





¹Agent/producer

INDIVIDUAL LONG TERM CARE INSURANCE A Plan Designed for a Changing Future®







TRANSCARE® II

INDIVIDUAL LONG TERM CARE INSURANCE

Don't delay. Time is running out.

Your opportunity to apply for TransCare® II Long Term Care insurance through the NFL Retiree¹ Long Term Care Insurance Program will expire on [XXXX XX, XXXX]. With TransCare® II you can:

- Help protect your hard-earned savings from the high cost of long term care services
- Preserve your freedom of choice should you need care
- Purchase coverage for your spouse at a substantial discount²

Call (800) 260-7512 to apply. If you prefer, you can also visit www.MyNFLLTCi.com to schedule a telephone appointment.



NATIONAL FOOTBALL LEAGUE

MANAGEMENT COUNCIL

¹ NFL Retirees who are eligible for the Program are those who (i) are vested in the Bert Bell/Pete Rozelle NFL Player Retirement Plan and (ii) have attained age 50 but have not yet attained age 76. ² Up to a 30% discount off of the standard rates when you and your spouse apply in good faith for identical benefits. Transamerica II is underwritten by Transamerica Life Insurance Company. Exclusions and Limitations apply. See the Outline of Coverage for complete details. This advertisement is for sales purposes and an insurance agent/producer will contact you. Policy Series TLC 2-P 0410.

TRANSAMERICA LIFE INSURANCE COMPANY



TRANSCARE® II

A Plan Designed for a Changing Future®
INDIVIDUAL LONG TERM CARE INSURANCE

"When I was on the field, I did my job as a 9 time Pro Bowler. Now that I'm off the field, I am doing my part to help protect me, my family and my assets from the high cost of long term care services by submitting an application for the NFL long term care insurance program. I encourage you to do the same."

-Mike Haynes





Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Cover Letter Filed 05/14/2012

Comments:

Attachment:

AR filing ltr multiple forms.pdf

Item Status: Status

Date:

Satisfied - Item: Variables Filed 05/14/2012

Comments:

Attachment:

TLC NFL 0412 Variables.pdf



Home Office: Cedar Rapids, Iowa Long Term Care Division P O Box 95302 Hurst, Texas 76053-5302 800-553-7600, ext 3446 julie.maclin@transamerica.com

April 30, 2012

Commissioner Jay Bradford 1200 West Third Street Little Rock, AR 72201

RE: Long Term Care Advertising

NAIC #: 86231 FEIN #: 39-0989781

Form # / Description: TLC NFL EKL 0412 Invitation to Inquire

TLC NFL BP 0412 Invitation to Inquire
TLC NFL HTA 0412 Invitation to Inquire
TLC NFL PC 0412 Invitation to Inquire
TLC NFL EN 0412 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

Please note that other than the product name, these advertisements are identical to those previously filed with your Department and approved as follows:

Form Number	SERFF Number	Approval Date
TLC NFL EKL 0111	AEGJ-126973886	3/21/11
TLC NFL BP 0111	AEGJ-127087460	3/21/11
TLC NFL HTA 0111	AEGJ-126973886	3/21/11
TLC NFL PC 0111	AEGJ-127087460	3/21/11
TLC NFL EN 0211	AEGJ-127143346	5/4/11

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

Julie A. Maclin, ACS Senior Advertising Analyst Long Term Care Division

ii a. Maclis



Home Office: Cedar Rapids, Iowa Long Term Care Division P O Box 95302 Hurst, Texas 76053-5302

Statement of Variability

For Forms: TLC NFL EKL 0412; TLC NFL BP 0412; TLC NFL HTA 0412; TLC NFL PC 0412; TLC NFL EN 0412

Contact [your insurance agent/producer] [or call] – is variable throughout each piece depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

[(800) 260-7512] - is variable throughout each piece because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

[or visit www.MyNFLLTCI.com] – will be the website address for employee/members and their families to access.

TLC NFL EKL 0412

This is a limited time offer, and it will expire on [XXXXXXX] – offer expiration date will be as negotiated with the group.

Sincerely, [XXXXXXXXXX] [Title] – will be the signature and title of an employee of our company.

A.M. Best Co., Best Week, [XXXX XX, 2012] – will be the date of the most recent publication.

TLC NFL BP 0412

No additional variables

TLC NFL HTA 0412

No additional variables

TLC NFL PC 0412

No additional variables

TLC NFL EN 0412

No variables

Filing Company: Transamerica Life Insurance Company State Tracking Number:

Company Tracking Number: ADV NON-IC NFL 0412

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV NON-IC NFL 0412

Project Name/Number: ADV NON-IC NFL 0412/ADV NON-IC NFL 0412

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/30/2012	Supporting Cover Letter Document	05/01/2012	AR filing ltr multiple forms.pdf (Superceded)
04/30/2012	Supporting Cover Letter Document	04/30/2012	AR filing ltr multiple forms.pdf (Superceded)



Home Office: Cedar Rapids, Iowa Long Term Care Division P O Box 95302 Hurst, Texas 76053-5302 800-553-7600, ext 3446 julie.maclin@transamerica.com

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TLC NFL PC 0412	AEGJ-127087460	3/21/11
TLC NFL EN 0412	AEGJ-127143346	5/4/11

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Sincerely,

Julie A. Maclin, ACS Senior Advertising Analyst Long Term Care Division

ii a. Maclis



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